Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number: /

Filing at a Glance

Company: Delta Dental of Arkansas

Product Name: DDAR-AC-11B SERFF Tr Num: DDAR-127665552 State: Arkansas

TOI: H10G Group Health - Dental SERFF Status: Closed-Approved State Tr Num: 49913
Sub-TOI: H10G.000 Health - Dental Co Tr Num: DDAR-AC-11B State Status: FEES PAID

Filing Type: Form Reviewer(s): Donna Lambert

Author: Sara Farris Disposition Date: 10/04/2011

Date Submitted: 09/28/2011 Disposition Status: Approved Implementation Date: 10/04/2011

Implementation Date Requested:

State Filing Description:

General Information

Project Name: Status of Filing in Domicile:
Project Number: Date Approved in Domicile:
Requested Filing Mode: Domicile Status Comments:

Explanation for Combination/Other: Market Type:

Submission Type: Overall Rate Impact:

Filing Status Changed: 10/04/2011

State Status Changed: 09/29/2011 Deemer Date:

Created By: Sara Farris Submitted By: Sara Farris

Corresponding Filing Tracking Number:

Filing Description:

We are updating our Schedules A-C for our group dental product to add additional variables.

Company and Contact

Filing Contact Information

 Sara Farris,
 sfarris@ddpar.com

 1513 Country Club
 501-992-1662 [Phone]

 Sherwood, AR 72120
 501-992-1663 [FAX]

Filing Company Information

Delta Dental of Arkansas CoCode: 47155 State of Domicile: Arkansas

1513 Country Club Rd. Group Code: Company Type:
Sherwood, AR 72120 Group Name: State ID Number:

 SERFF Tracking Number:
 DDAR-127665552
 State:
 Arkansas

 Filing Company:
 Delta Dental of Arkansas
 State Tracking Number:
 49913

Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number:

(501) 992-1662 ext. [Phone] FEIN Number: 71-0561140

Filing Fees

Fee Required? Yes
Fee Amount: \$0.00
Retaliatory? No

Fee Explanation:

Per Company: No

COMPANY AMOUNT DATE PROCESSED TRANSACTION #

Delta Dental of Arkansas \$50.00 09/28/2011 52234794

 SERFF Tracking Number:
 DDAR-127665552
 State:
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Donna Lambert	10/04/2011	10/04/2011

Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number: /

Disposition

Disposition Date: 10/04/2011 Implementation Date: 10/04/2011

Status: Approved

Comment:

Rate data does NOT apply to filing.

Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number: /

Schedule Item Schedule Item Status Public Access

Supporting DocumentFlesch CertificationNoSupporting DocumentApplicationNo

Form DDAR-AC-11 Approved-Closed No

 SERFF Tracking Number:
 DDAR-127665552
 State:
 Arkansas

 Filing Company:
 Delta Dental of Arkansas
 State Tracking Number:
 49913

Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number: /

Form Schedule

Lead Form Number:

Schedule	_	Form Typ	e Form Name	Action	Action Specific	Readability	Attachment
ltem	Number				Data		
Status							
Approved-		Schedule	DDAR-AC-11	Initial		0.000	DDAR-AC-
Closed		Pages					11B.pdf
10/04/2011							

DELTA DENTAL OF ARKANSAS SCHEDULE A [DIAGNOSTIC [[AND PREVENTIVE] BENEFITS AND THEIR LIMITATIONS AND EXCLUSIONS

[A1.00 DIAGNOSTIC AND PREVENTIVE BENEFITS]

[[Premier] In Network [0-100%] MPA] [[PPO] In Network [0-100%] MPA] [Out Of Network [0-100%] MPA]

•	[Diagnostic]	[Routine periodic and specialty examinations not more than [one (1) – six (6)] in any BENEFIT PERIOD. This is inclusive of an initial, oral examination.] [Also including an office visit after regularly scheduled hours.] [Can move to schedule A, B, or C] [Professional consultation [one (1)] [two (2)] [three (3)] [four (4)] per [benefit period] [provider].] [Can move to schedule A, B, or C]
•	[Bitewings]	[Bitewing and periapical x-rays [as required] [limited to [one (1)] [two (2)] [three (3)] [four (4)]in any benefit period]. [Can move to Schedule A, B or C.]]
•	[Full-mouth x-rays]	[Full-mouth x-rays [one (1) – five (5)] time(s) in any [twelve (12)-seventy-two (72)] consecutive month period. [Can move to schedule A, B, or C]]
•	[Cleanings]	[Prophylaxis (cleaning.)] [Can move to schedule A, B, or C]
•	[Fluoride]	[Topical application of fluoride [one (1) – five (5)] per BENEFIT PERIOD. [Can move to schedule A, B, or C]]
•	[Sealants]	[Sealants][one (1) – five (5)] per tooth. [Can move to schedule A, B, or C]]

[A2.00 LIMITATIONS AND EXCLUSIONS ON DIAGNOSTIC AND PREVENTIVE BENEFITS]

- [DDAR will pay for [one (1) six (6)] oral examination(s) and cleaning(s) in BENEFIT PERIOD.] [Can move to schedule A, B, or C] [(* Please see information on Evidence Based Dentistry [below].)]
- [DDAR will not pay for adult cleanings for PARTICIPANT(s) [to age] [twelve (12) nineteen (19)].] [Can move to schedule A, B, or C]
- [Appliance Therapy is a benefit only if used for the correction of thumb-sucking.] [Can move to schedule A, B, or C]
- [Limited Oral Evaluation is a benefit for accidental injury only.] [Can move to schedule A, B, or C]
- [Oral Pathology/Laboratory is limited to [one (1) six (6)] per [twelve (12)-seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [Diagnostic casts, photographs, and cephalometric films are a benefit only if done for orthodontic purposes.] [Can move to schedule A, B, or C]
- [Full-mouth debridement is limited to [one (1) five (5)][in a lifetime] [in any] [twelve (12) seventy-two (72)] [consecutive month period.]] [Can move to schedule A, B, or C]
- [DDAR will pay for full mouth x-rays [one (1) five (5)] time(s) within any [twelve (12) seventy-two (72)] consecutive month period. A combination of periapical and bitewing x-rays (ten or more films) or a panoramic film and additional x-rays make up a full mouth series. [Can move to schedule A, B, or C]]

- [A sealant is a benefit only on the unrestored, decay free chewing surface (occlusal surface) of the maxillary (upper) and mandibular (lower) first and second molars. [Sealants are a benefit [for DEPENDENT children [to age] [twelve (12) nineteen (19).]] [Sealants are payable [one (1) five (5)] per tooth [per lifetime] [in any] [twelve (12) seventy-two (72)] [consecutive month period.] [Can move to schedule A, B, or C]]
- [Preventative control programs (oral hygiene instructions, carries susceptibility tests, dietary control, tobacco counseling, etc.) are not a benefit.] [Can move to schedule A, B, or C]
- [DDAR will pay for one (1) topical application of fluoride [one (1) five (5)] time(s) in a BENEFIT PERIOD [for DEPENDENT children [to age] [twelve (12)-twenty-six (26)]. Fluoride rinses or self-applied fluorides are not a benefit. [Can move to schedule A, B, or C]]
- [DDAR will not pay for adult cleanings for PARTICIPANT(s) [to age] [twelve (12) nineteen (19)].] [Can move to schedule A, B, or C]
- [Pulp vitality tests are payable per visit, not per tooth, and only for the diagnosis of emergency conditions.] [Can move to schedule A, B, or C]
- [General Limitations and Exclusions found in Article [3] of this POLICY also apply to Diagnostic and Preventive BENEFITS.]

[(*) Evidence Based Dentistry: DDAR covers additional routine cleanings or periodontal maintenance procedures up to [four-eight] per [benefit period] [year] for covered members with diabetes, heart disease, who are pregnant or have a history of periodontal disease. The additional benefits may not be combined by those with more than one of the above conditions.] [Can move to schedule A, B, or C]

DELTA DENTAL OF ARKANSAS SCHEDULE B [BASIC RESTORATIVE BENEFITS] AND THEIR LIMITATIONS AND EXCLUSIONS

[B1.00 BASIC RESTORATIVE BENEFITS]
[[Premier] In Network [0-100%] MPA]
[[PPO] In Network [0-100%] MPA]
[Out Of Network [0-100%] MPA]
[[0-12] Month Waiting Period Applies [for Late Entrants]]

•	[Palliative Emergency TREATMENT]	[Minor emergency TREATMENT for the relief of pain as needed by the PARTICIPANT.] [Can move to schedule A, B, or C]
•	[Fillings]	[Amalgam (silver) and composite/resin (white) fillings [(composites are not a covered benefit on molars)].] [Can move to schedule A, B, or C]
•	[Extractions]	[Simple extractions. [Can move to schedule A, B, or C]]
•	[Space Maintainers]	[For prematurely lost teeth of eligible DEPENDENT children [to age] [twelve (12) – nineteen (19)].] [Can move to schedule A, B, or C]
•	[Occlusal guard]	[Limited to [One (1)] [two (2)] [three (3)] [four (4)] in any [one (1)-seven (7)] year(s).] [Can move to Schedule A, B or C]

[B2.00 LIMITATIONS AND EXCLUSIONS ON BASIC RESTORATIVE BENEFITS]

- [Palliative TREATMENT is payable on a per visit basis, once on the same date and only payable in conjunction with x-rays and /or diagnostic procedures.] [Can move to schedule A, B, or C]
- [Removal of bone tissue is limited to [one (1)] [two (2)] [three (3)] [four (4)][five (5)] procedures per one (1) lifetime.] [Can move to schedule A, B, or C]
- [Restorative BENEFITS are allowed once per surface, per tooth in a [six (6)-thirty-six (36)] month period. This is allowed irrespective of the number of combinations of procedures requested or performed.] [Composites on molars are not covered]. [An amalgam allowance will be made for molars with any fee difference the responsibility of the patient.] [Can move to schedule A, B, or C]
- [A space maintainer is a benefit when used to replace prematurely lost or extracted teeth for children [to age] [twelve (12) nineteen (19)], limited to [one (1) five (1)] in a [twelve (12) seventy-two (72)] consecutive month period. Recementation of a space maintainer is limited to [one (1) five (5)] in [twelve (12) seventy-two (72)] consecutive months. Recementation of a space maintainer within [six (6) twenty-four (24)] months of the seating date is part of the original procedure. A space maintainer is not considered an orthodontic appliance.] [Can move to schedule A, B, or C]]
- [Occlusal adjustments are considered only in conjunction with periodontal procedures for treatment of periodontal disease.] [Can move to Schedule A, B or C]
- [General Limitations and Exclusions found in Article [3] of this POLICY also apply to Basic Restorative BENEFITS.]

DELTA DENTAL OF ARKANSAS SCHEDULE C [MAJOR RESTORATIVE BENEFITS] AND THEIR LIMITATIONS AND EXCLUSIONS

[C1.00 MAJOR RESTORATIVE BENEFITS]

[[Premier] In Network [0-100%] MPA] [[PPO] In Network [0-100%] MPA] [Out Of Network [0-100%] MPA]

[[0-12] Month Waiting Period Applies [for Late Entrants]]

•	[Crowns, Inlays, Onlays, and Veneers]	[Crowns, inlays, onlays, and veneers are BENEFITS for the TREATMENT of visible decay and fractures of tooth structure when teeth are so badly damaged they cannot be restored with amalgam or composite restorations.] [Can move to schedule A, B, or C]
•	[Stainless Steel Crowns]	[Used as a restoration to natural teeth for DEPENDENT children [to age] [twelve (12) – nineteen (19)] when the teeth cannot be restored with a filling material.] [Can move to schedule A, B, or C]
•	[Prosthodontics]	[Procedures for construction of fixed bridges, partial or complete dentures, and repair of fixed bridges.] [Can move to schedule A, B, or C]
•	[Endodontics]	[Includes pulpal therapy and root canal filling.] [Can move to schedule A, B, or C]
•	[Oral Surgery]	[Oral surgery, including pre- and post-operative care and surgical extractions, except TMJ surgery.] [Can move to schedule A, B, or C]
•	[Complete or Partial Denture Reline]	[Chair side or laboratory procedure to improve the fit of the appliance to the tissue (gums).] [Can move to schedule A, B, or C]
•	[Complete or Partial Denture Rebase]	[Laboratory replacement of the acrylic base of the appliance.] [Can move to schedule A, B, or C]
•	[Surgical Periodontics]	[Includes TREATMENT and surgical procedures for the disease of the gums and bone supporting the teeth.] [Can move to schedule A, B, or C]
•	[Non-surgical Periodontics]	[Includes TREATMENT for the disease of the gums and bone supporting the teeth.] [Can move to schedule A, B, or C]
•	[Periodontal Maintenance]	[Limited to [One (1)-Six (6)] per BENEFIT PERIOD following active periodontal treatment.] [Can move to schedule A, B, or C] [(* Please see information on Evidence Based Dentistry] [below].)]

[C2.00 LIMITATIONS AND EXCLUSIONS ON MAJOR RESTORATIVE BENEFITS]

[Endosteal implants are covered once in a lifetime per tooth.]

• [Implants]

- [DDAR will not pay to replace any crowns, inlays, onlays, or veneers received in the previous [twelve (12) seventy-two (72)] months. Payment for crowns, inlays, onlays, and veneers shall include charges for preparations of tooth, gingival, and impression.] [Can move to schedule A, B, or C]
- [DDAR will not pay for a crown, inlay, onlay, or veneer on a tooth that can be restored with an amalgam or composite restoration.] [Can move to schedule A, B, or C]
- [Porcelain/ceramic or cast crowns for children [to age] [ten (10) nineteen (19)] are not BENEFITS.] [Can move to schedule A, B, or C]
- [Crown repair is limited to [one (1) five (5)] in a [twelve (12) forty-eight (48)] consecutive month period on the same tooth. Crown and fixed partial denture recement is limited to [one (1) five (5)] in [six (6) thirty-six (36)] consecutive months per tooth. Repairs for bridges and full and partial dentures are limited to [one (1) five (5)] in a [twelve (12) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [DDAR will not pay for the replacement of a stainless steel crown within a [twelve (12) seventy-two (72)] month period of the initial placement.] [Can move to schedule A, B, or C]
- [Composite resin crowns are not a benefit on primary teeth. A stainless steel crown allowance will be made with any fee difference the responsibility of the patient.] [Can move to schedule A, B, or C]
- [Payment for root canal TREATMENT includes charges for temporary restorations. Root canal TREATMENT is limited to [one (1) five (5)] in a lifetime, per tooth, by the same DENTIST or dental office. Retreatment of root canal by the same DENTIST or dental office will be considered after [twelve (12) thirty-six (36)] consecutive months have lapsed since initial treatment. Root canals on deciduous teeth are not a benefit, unless there is no permanent successor. Pulpal therapy is limited to primary teeth, and therapeutic pulpotomy is limited to primary teeth [one (1) five (5)] time(s) in a lifetime.] [Can move to schedule A, B, or C]
- [Extractions, surgical extractions, root removal, alveoplasty, surgical exposure of impacted or unerupted tooth, tooth reimplantation and/or stabilization, transseptal fiberotomy, and oroantral fistula closure are limited to [one (1) five (5)] in a lifetime.] [Can move to schedule A, B, or C]
- [Charges for general anesthesia/intravenous sedation are not covered except when administered in conjunction with covered oral surgery, excluding single tooth extractions (ADA procedure code [7140]) and for children [one (1) five (5)] years of age and under.] [Can move to schedule A, B, or C]
- [Analgesia, anxiolysis, inhalation of nitrous oxide, therapeutic drug injection, other drugs and/or medicines, and desensitizing medicines are not covered.] [Can move to schedule A, B, or C]
- [TREATMENT of complications (post-surgical) or unusual circumstances are a benefit [one (1) five (5)] time(s) in [one (1) twelve (12)] months (i.e., TREATMENT of a dry socket).] [Can move to schedule A, B, or C]
- [Initial placement of full or partial removable dentures, fixed bridges (including crowns and inlays) which form a part thereof to replace a functioning natural tooth or teeth which are missing prior to the effective date of the individuals coverage, will not be covered unless the prosthetic appliance also includes the replacement of a natural tooth or teeth extracted while coverage was in effect.] [Can move to schedule A, B, or C]
- [DDAR will not pay to replace any fixed bridges or partial or complete dentures that the PARTICIPANT received in the previous [twelve (12) seventy-two (72)] consecutive months, except where the loss of additional teeth requires the construction of a new appliance. DDAR will not pay to replace a bridge or denture unless it cannot be made satisfactory.] [Can move to schedule A, B, or C]

- [Recementation of a bridge within [three (3) thirty-six (36)] consecutive months of the seating date is part of the original procedure.] [Can move to schedule A, B, or C]
- [Payment for a partial or complete denture shall include charges for any necessary adjustment within a [twelve (12) thirty-six (36)] consecutive month period. Payment for a reline or rebase of a partial or complete denture is limited to [one (1) five (5)] in a [twelve (12) seventy-two (72)] consecutive month period. Adjustments made within the first [twelve (12) thirty-six (36)] consecutive month period after delivery are not covered. Adjustments after the post six (6) month delivery period are limited to not more than [one (1) five (5)] in any [six (6) thirty-six (36)] consecutive month period.] [Can move to schedule A, B, or C]
- [A posterior, fixed partial denture and a removable partial denture in the same dental arch is not covered. The benefit is limited to the allowance for the partial, removable denture.] [Can move to schedule A, B, or C]
- [Crown and fixed partial denture recement is limited to one (1) in [three (3) thirty-six (36)] consecutive months per tooth.] [Can move to schedule A, B, or C]
- [Recementation of a bridge within six (6) consecutive months of the seating date is part of the original procedure.] [Can move to schedule A, B, or C]
- [Payment for a reline of a partial or complete denture is limited to [one (1) five (5)] in a [three (3) thirty-six (36)] consecutive month period.] [Can move to schedule A, B, or C]
- [Repairs for removable partials and dentures are limited to [one (1) five (5)] in any [three (3) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [Adjustments to complete or partial dentures are limited to [one (1) five (5)] adjustments per denture per [six (6) thirty-six (36)] consecutive months after [three (3) seventy-two (72)] consecutive months have elapsed since initial placement.] [Can move to schedule A, B, or C]
- [DDAR limits payment for standard dentures to the maximum allowable fee for a standard partial or complete denture. A standard denture means a removable appliance to replace missing natural, permanent teeth. A standard denture is made by conventional means from acceptable materials. If a denture is constructed by specialized techniques and the fee is higher than the fee allowable for a standard denture, the patient is responsible for the difference.] [Can move to schedule A, B, or C]
- [DDAR does not pay for fixed bridges or full or partial dentures for children [to age] [twelve (12) nineteen (19)].] [Can move to schedule A, B, or C]
- [A fixed bridge where a partial denture is constructed in the same arch is not a covered benefit.] [Can move to schedule A, B, or C]
- [Fixed partial denture retainers are a benefit [one five] time(s) in any [eighteen (18) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [Temporary and provisional crowns and partial dentures are not a benefit.] [Can move to schedule A, B, or C]
- [Non-surgical periodontics will not be provided more often than [one (1) six (6)] time(s) in a [twelve (12) seventy-two (72)] consecutive month period per quadrant.] [Can move to schedule A, B, or C]
- [Periodontal maintenance is a benefit after [three (3) twelve (12)] consecutive months following active periodontal TREATMENT.] [Can move to schedule A, B, or C]

- [Payment for periodontal surgery shall include charges for three (3) months' post-operative care and any surgical re-entry for a [twelve (12) seventy-two (72)] consecutive month period. Root planing, curettage, and osseous surgery are not a benefit for PARTICIPANT(s) [to age] [twelve (12) nineteen (19)].] [Can move to schedule A, B, or C]
- [Procedures for purely cosmetic reasons are not BENEFITS]. [Can move to schedule A, B, or C]
- [Endosteal implants are covered [one (1) five (5)] in a lifetime per tooth.] [Can move to schedule A, B, or C]
- [Implant abutments are covered [one (1) five (5)] time(s) in every [twelve (12) seventy-two (72)] consecutive month period]. [Can move to schedule A, B, or C]
- [An implant or abutment supported crown is covered [one (1) five (5)] time(s) in any [twelve (12) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [An implant or abutment supported retainer is covered [one (1) five (5)] time(s) in any [twelve (12) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [Repair of implant supported prosthesis or implant abutment is covered [one (1) five (5)] time(s) in any [twelve (12) seventy-two (72)] consecutive month period.] [Can move to schedule A, B, or C]
- [Recementation of implant /abutment supported crown or fixed partial denture is covered [one (1) five (5)] time(s) in any [twelve (12) seventy-two (72)] consecutive month period after [one (1) twelve (12)] months have elapsed since initial placement.] [Can move to schedule A, B, or C]
- [Implant maintenance procedure is covered [one (1) five (5)] time(s) in any [six (6) thirty-six (36)] months.] [Can move to schedule A, B, or C]
- [Implant removal is covered [one (1) five (5)] time(s) in a lifetime per tooth.] [Can move to schedule A, B, or C]
- [Tissue conditioning is limited to [one (1) five (5)] in a [twelve (12) seventy-two (72)] consecutive month period. Tissue conditioning is not a benefit if performed on the same day a denture is delivered or a reline/rebase is provided.] [Can move to schedule A, B, or C]
- [General Limitations and Exclusions found in Article [3] of this POLICY also apply to Major Restorative BENEFITS.]

Company Tracking Number: DDAR-AC-11B

TOI: H10G Group Health - Dental Sub-TOI: H10G.000 Health - Dental

Product Name: DDAR-AC-11B

Project Name/Number:

Supporting Document Schedules

Item Status: Status

Date:

Bypassed - Item: Flesch Certification

Bypass Reason: N/A

Comments:

Item Status: Status

Date:

Bypassed - Item: Application

Bypass Reason: N/A

Comments: